

UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

FILED

1/6/11

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/5/11. You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to

protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

11-20331 - A - 7 Case Number:

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)./Complete EIN, and Address(es):

Benny Joe Dinnel xxx-xx-2314

16415 Blue Oak Road Cottonwood, CA 96022

Debtor's Attorney: Carl A. Lux

2135 Santa Anita Avenue Altadena, CA 91001

John W. Reger 280 Hemsted #C

Redding, CA 96002

888-882-5610 Telephone Number:

530-224-9939 Telephone Number:

MEETING OF CREDITORS

2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA Location:

Date & Time: 09:00 AM 3/2/11

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be received by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: 5/2/11

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

See Reverse Side For Important Explanations.

Dated: 1/6/11

For the Court. Wavne Blackwelder . Clerk

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine vour rights in this case.

Take Certain Actions

Creditors Generally May Not Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

Presumption of Abuse

If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.

It is Unnecessary to File a Proof of Claim at This Time There does not appear to be any property available to the trustee to pay creditors. It is therefore unnecessary to file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharge phility of Cortain Debtor's listed on the front of this form. The benefit underly efficient Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---

CERTIFICATE OF NOTICE

Page 1 of 1

Date Rcvd: Jan 06, 2011

User: admin Form ID: b9a Case: 11-20331 Total Noticed: 22 PITTSFORD NY 14534-4565 MADISON WI 53704-3192 +NATIONAL UNIVERSITY, 11255 N TORREY PINES RD, I +U S DEPT OF ED - DIRECT LOANS, PO BOX 5609, GRE ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 18299146 (address filed with court: US BANK, PO BOX 108, SAINT LOUIS MO 63166) The following entities were noticed by electronic transmission on Jan 07, 2011. tr +EDI: QJWREGER.COM Jan 06 2011 23:08:00 John W. Reger, 280 H 280 Hemsted #C, Redding, CA 96002-0934
EDI: CALTAX.COM Jan 06 2011 23:08:00 Franchise Tax Board, PO Box 2952, smg Sacramento, CA 95812-2952 +EDI: CAPITALONE.COM Jan 06 2011 23:08:00 18299130 CAPITAL ONE, PO BOX 30281, SALT LAKE CITY UT 84130-0281 +EDI: CITICORP.COM Jan 06 2011 23:08:00 18299131 CITIBANK. 701 E 60TH ST N, SIOUX FALLS SD 57104-0493 +EDI: RMSC.COM Jan 06 2011 23:08:00 18299134 GE MONEY BANK CARE CREDIT, PO BOX 981439, EL PASO TX 7998-1439 +EDI: RMSC.COM Jan 06 2011 23:08:00 18299135 GEMB LENSCRAFTERS, PO BOX 981439, EL PASO TX 79998-1439 +E-mail/Text: bankruptcy.notices@hdfsi.com
PO BOX 21829, CARSON CITY NV 89721-1829
+EDI: HFC.COM Jan 06 2011 23:08:00 HSBC
EDI: HFC.COM Jan 06 2011 23:08:00 BEST
+EDI: HFC.COM Jan 06 2011 23:08:00 HSBC
CAROL STREAM IL 60197-5253 18299137 HARLEY DAVIDSON CREDIT, HSBC BANK, PC BEST BUY HSBC, PO BOX 5253, CA C, PO BOX 15524, 18299138 CAROL STREAM IL 60197-5253 18299129 WILMINGTON DE 19850 HSBC BANK NEVADA, PO BOX 5253, 18299139 +EDI: CFSX.COM Jan 06 2011 23:08:00 AUSTIN TX 78704-7516 18299142 PARAGON WAY INC. 2101 W BEN WHITE BLVD. 18299143 +E-mail/Text: bankruptcy@sccu4u.com SIERRA CENTRAL CREDIT UN, 820 PLAZA WAY, YUBA CITY CA 95991-3299 +EDI: WTRRNBANK.COM Jan 06 2011 23:08:00 18299144 TARGET NATIONAL BANK, PO BOX 673, MINNEAPOLIS MN 55440-0673 TOTAL: 13 ***** BYPASSED RECIPIENTS ***** NONE. TOTAL: 0 Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Addresses marked $\prime++\prime$ were redirected to the recipient's preferred mailing address

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2011 Signature:

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0972-2

Joseph Spections